

Figure 1 (prior art)

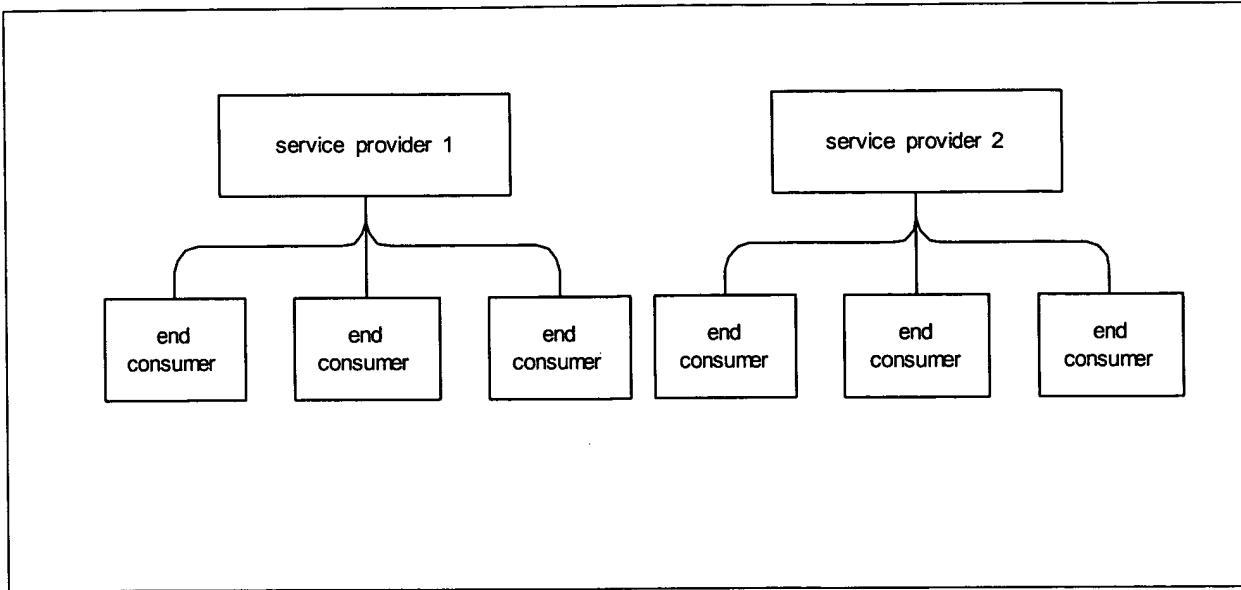


Figure 2 (prior art)

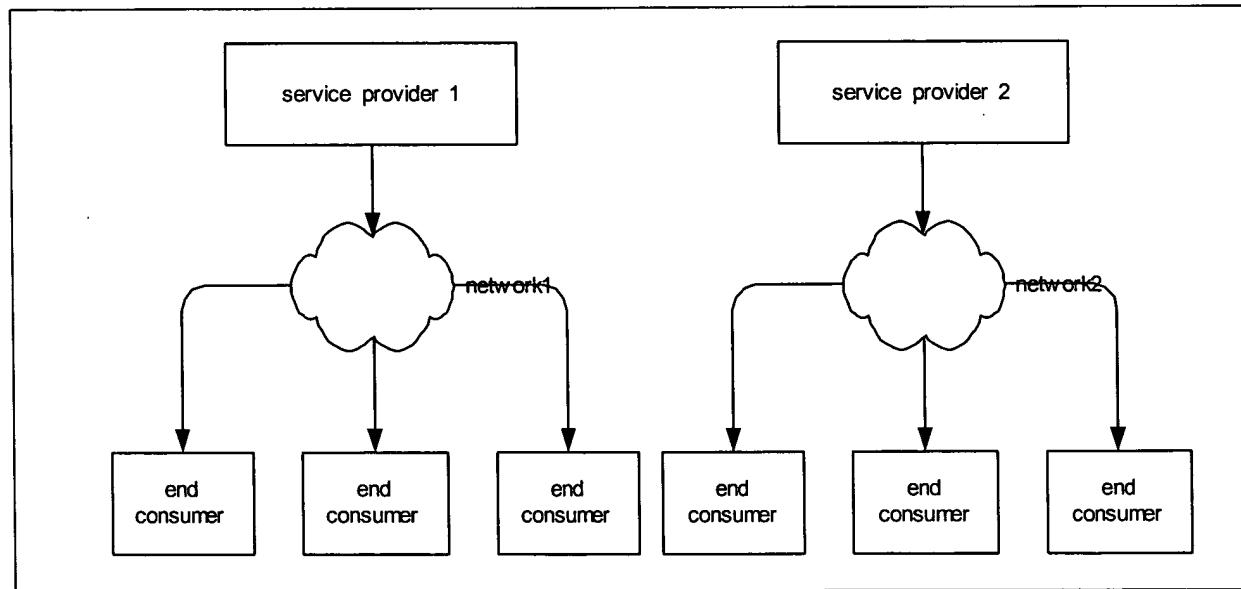


Figure 3 (prior art)

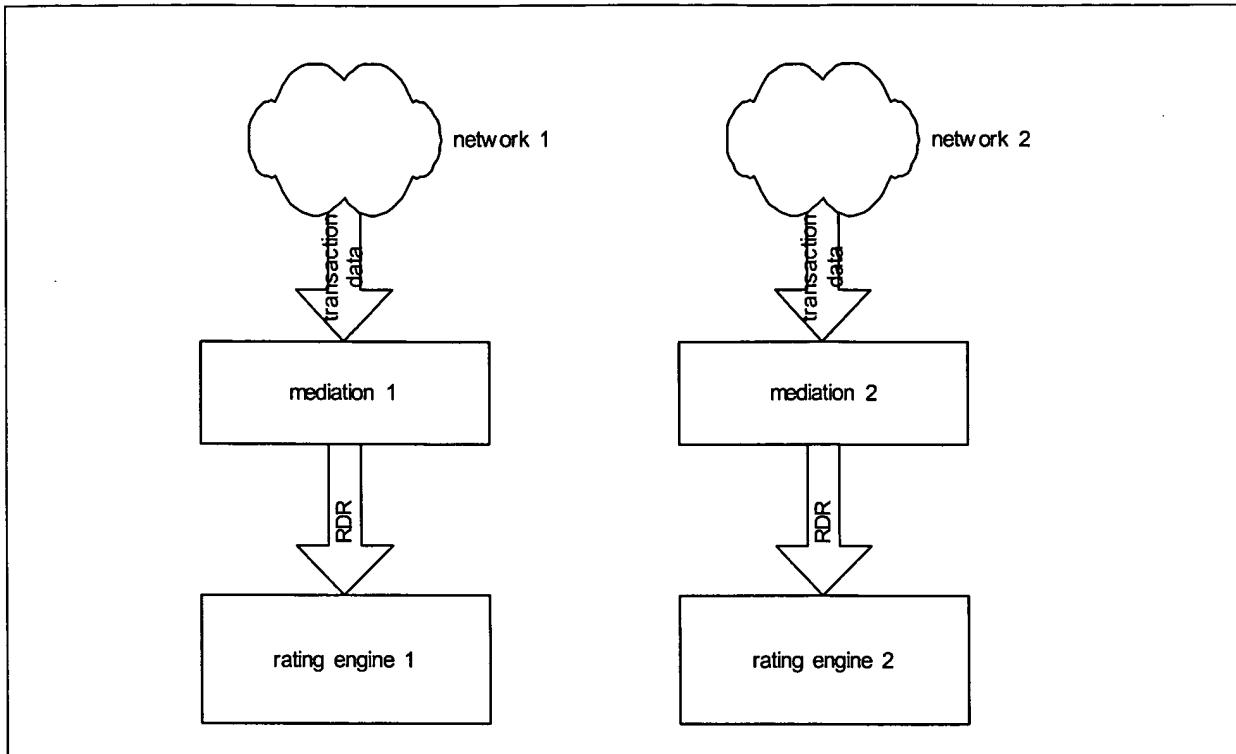


Figure 4 (prior art)

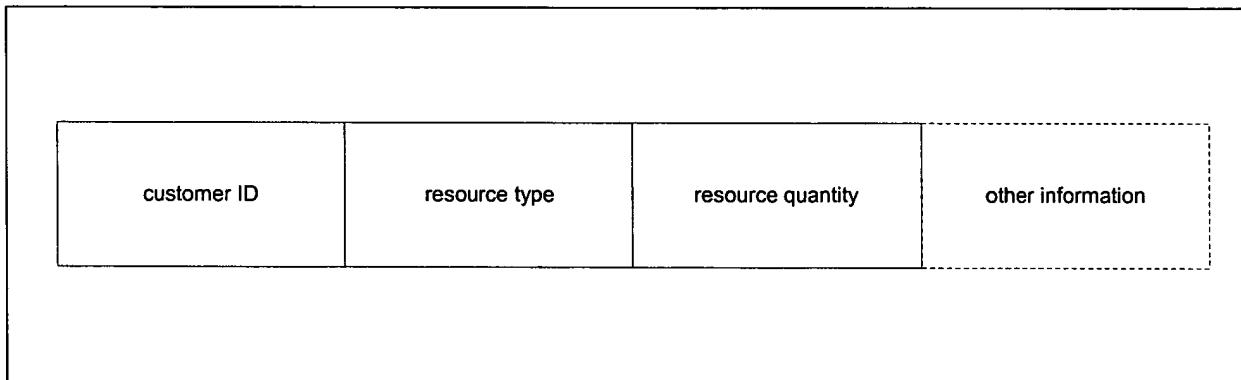


Figure 5 (prior art)

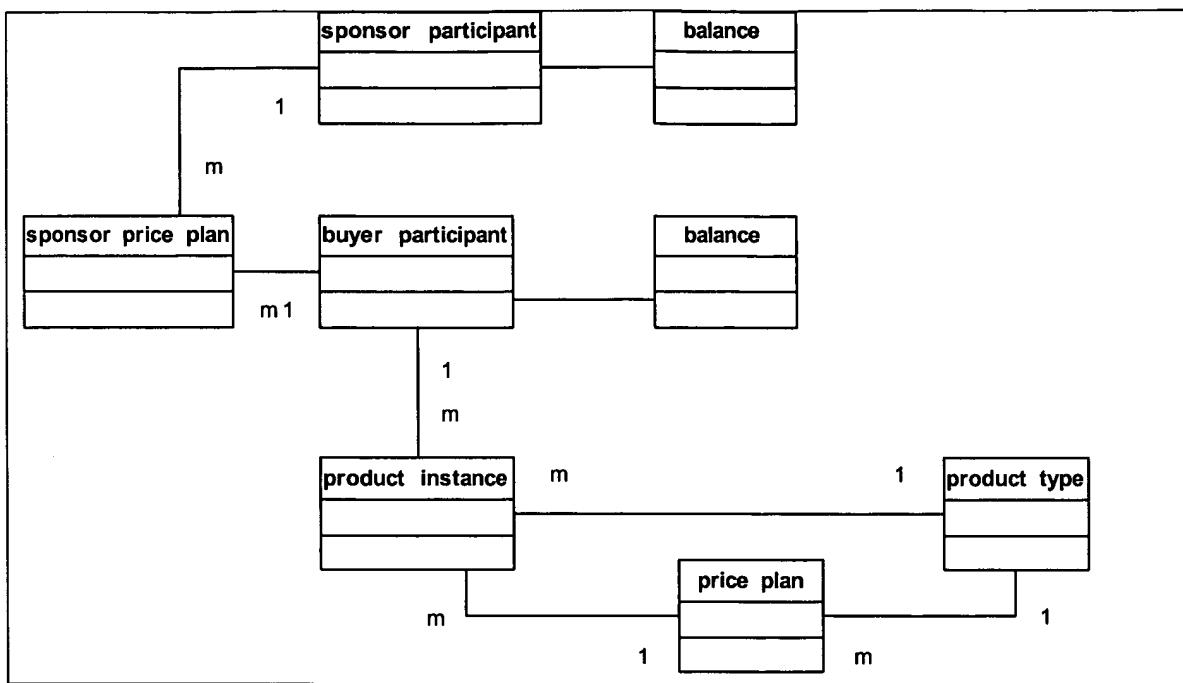


Figure 6: Depiction of Typical Multi-Participant Value Chain

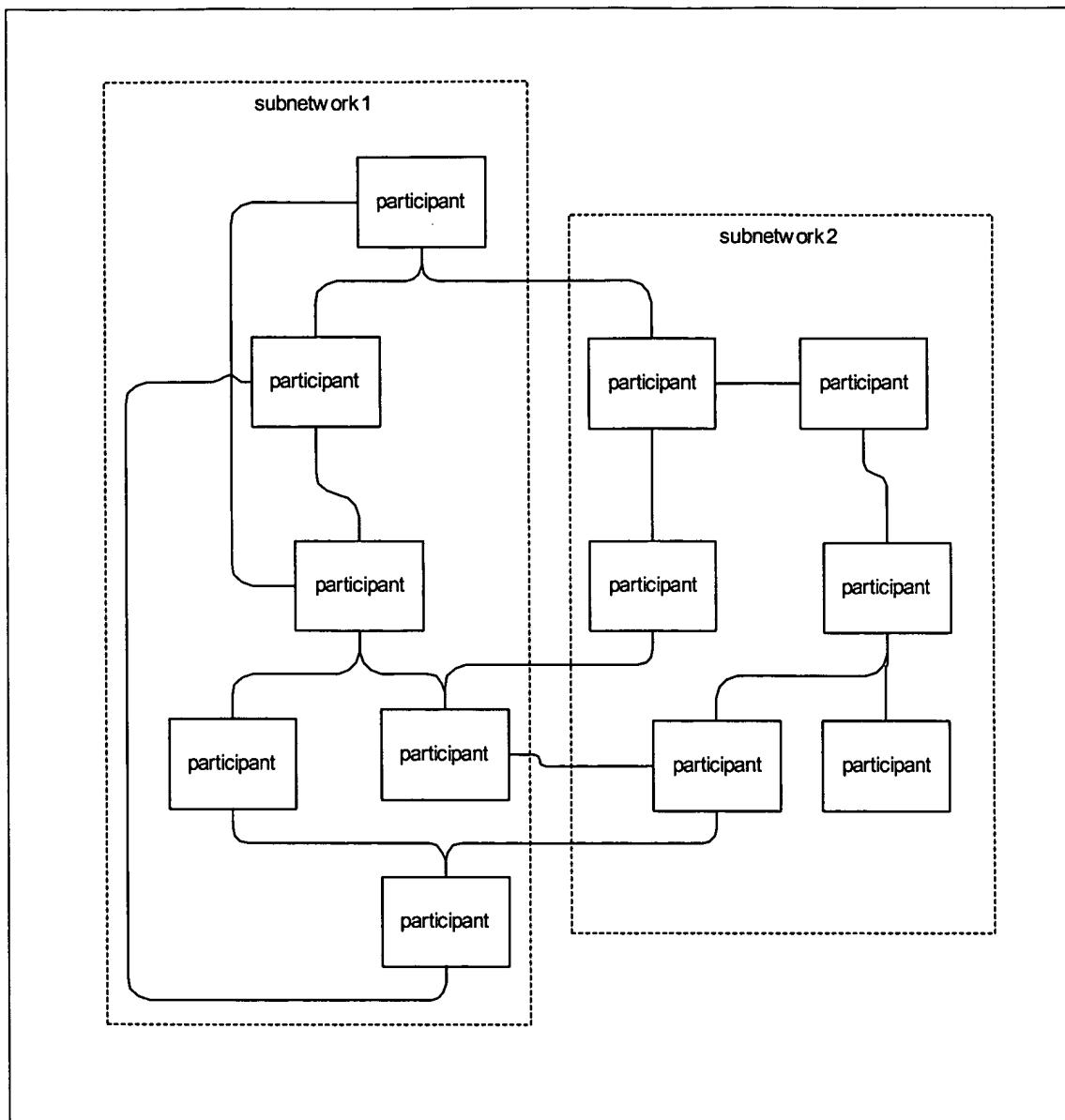


Figure 7

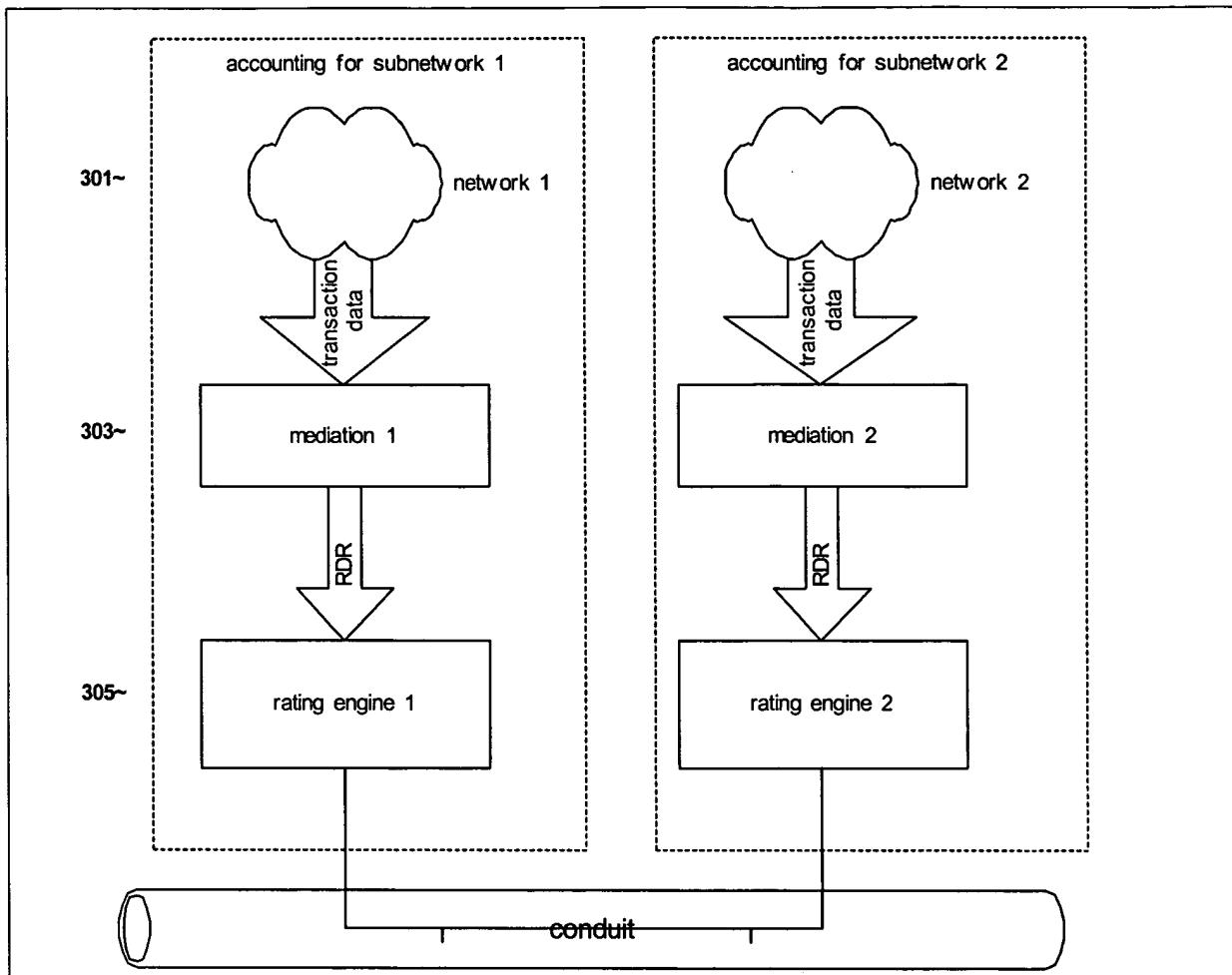


Figure 8: Data Structures Inside Rating Engine

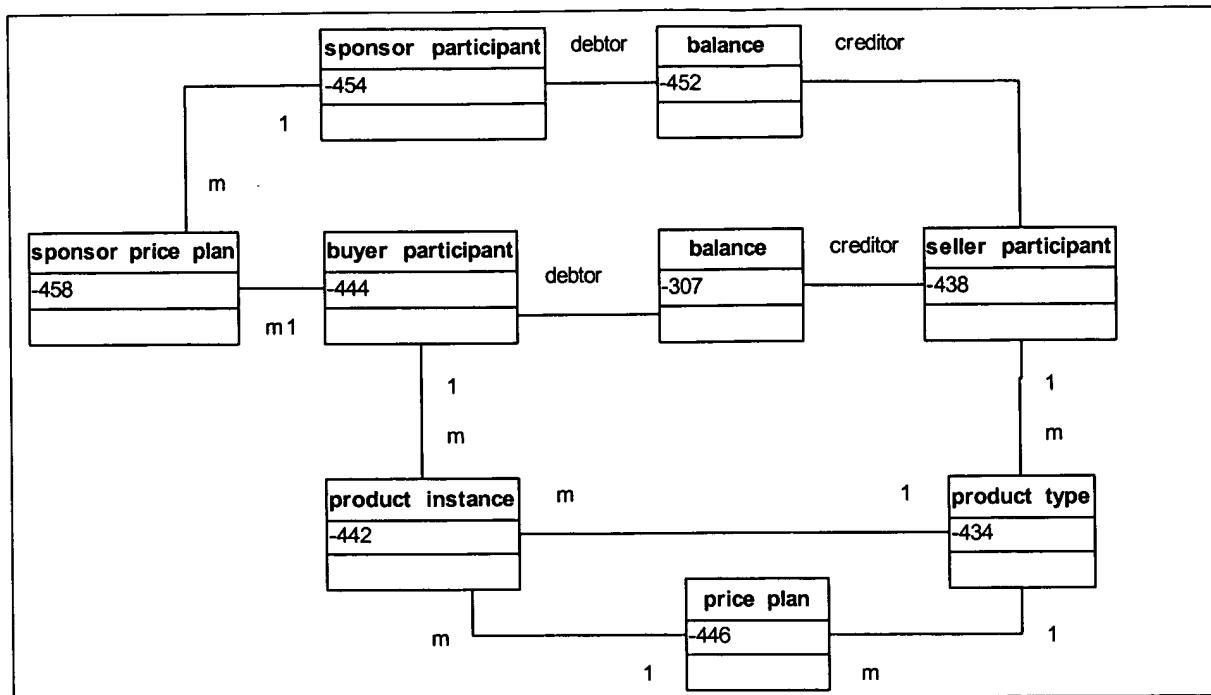


Figure 9: RDR Data Structures

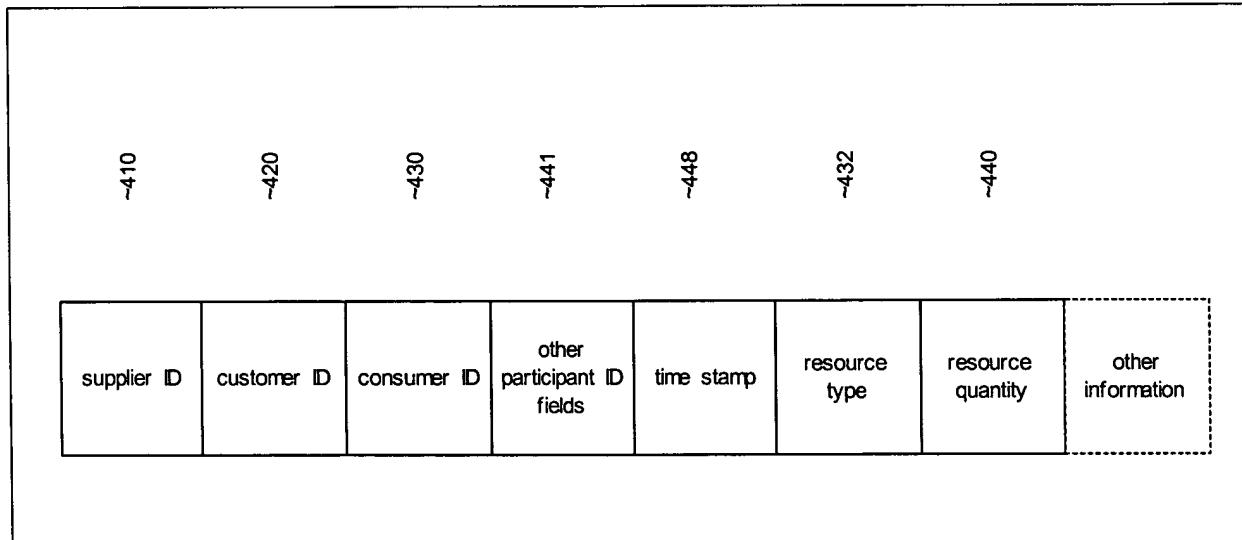


Figure 10

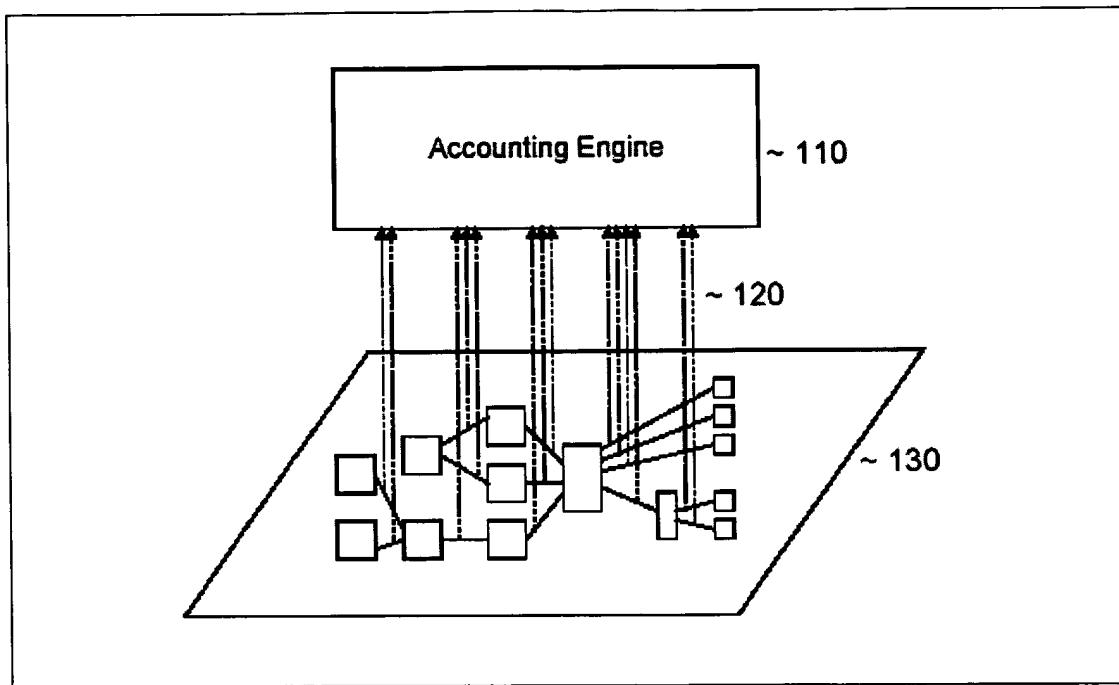


Figure 11

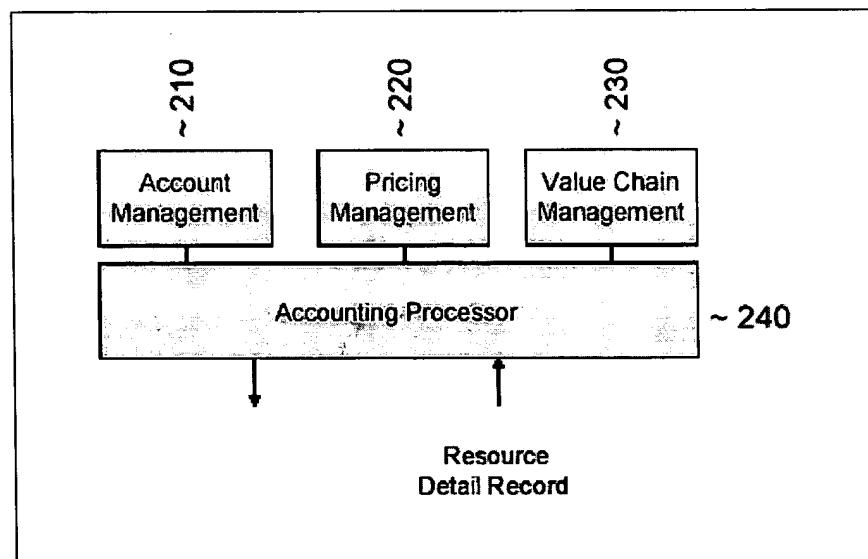


Figure 12

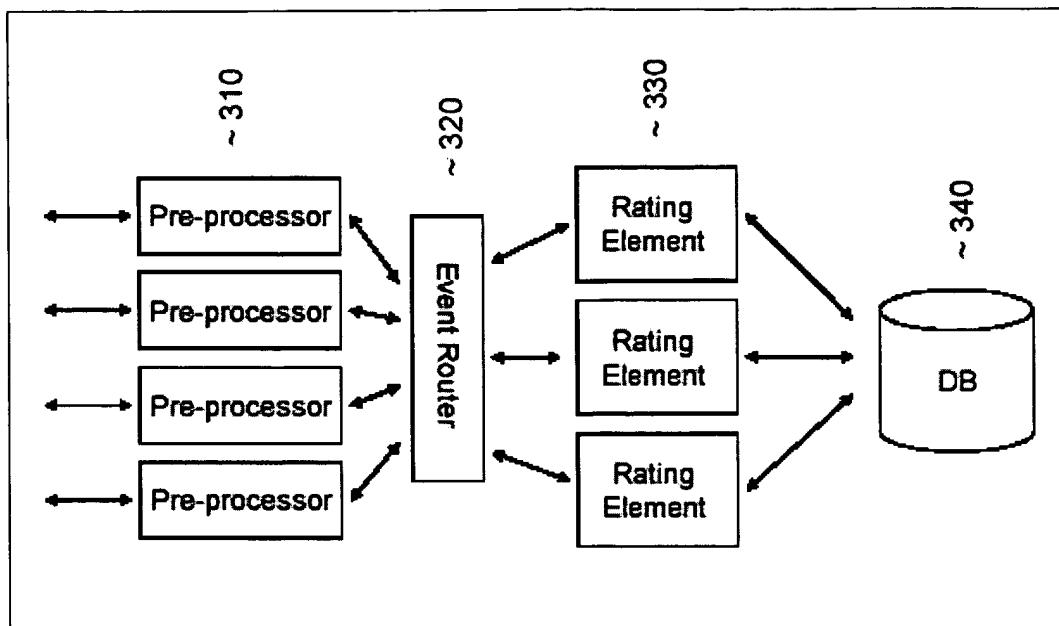


Figure 13

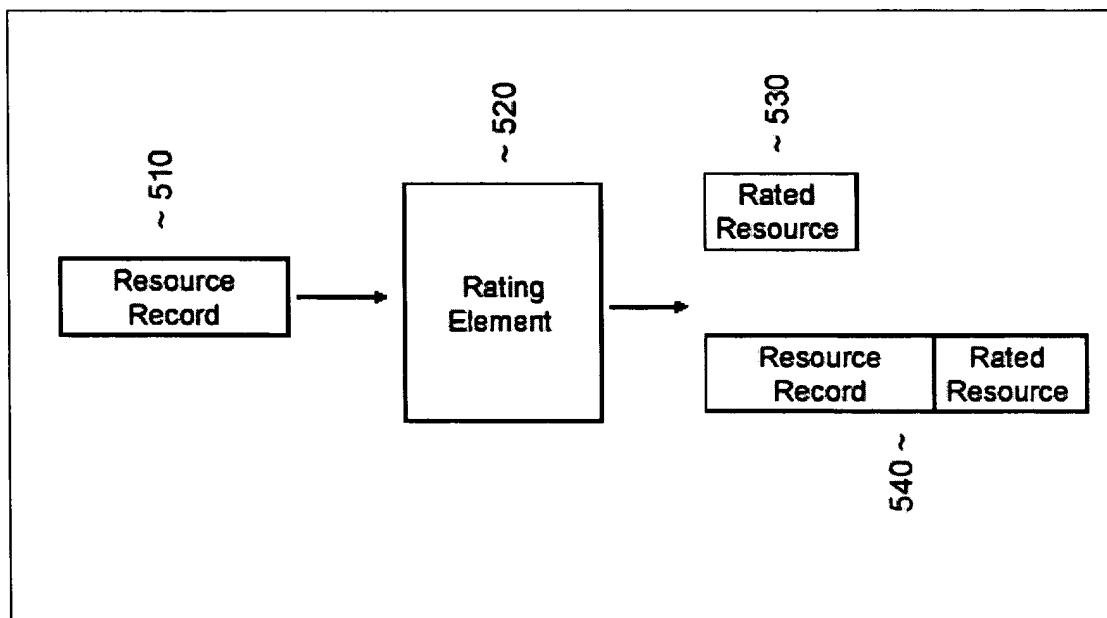


Figure 14

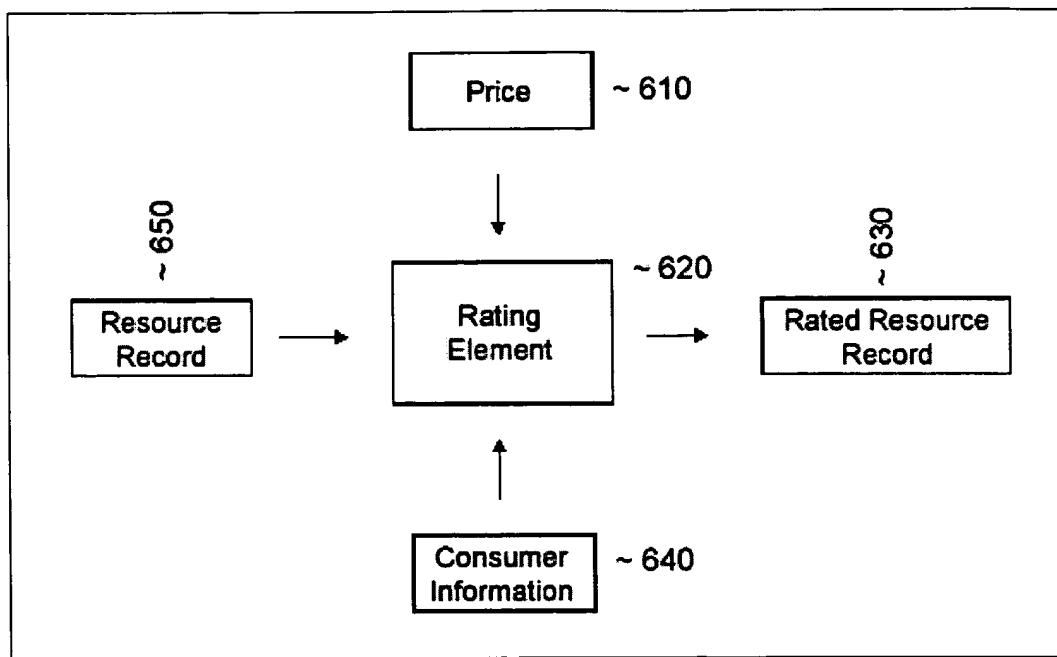


Figure 15

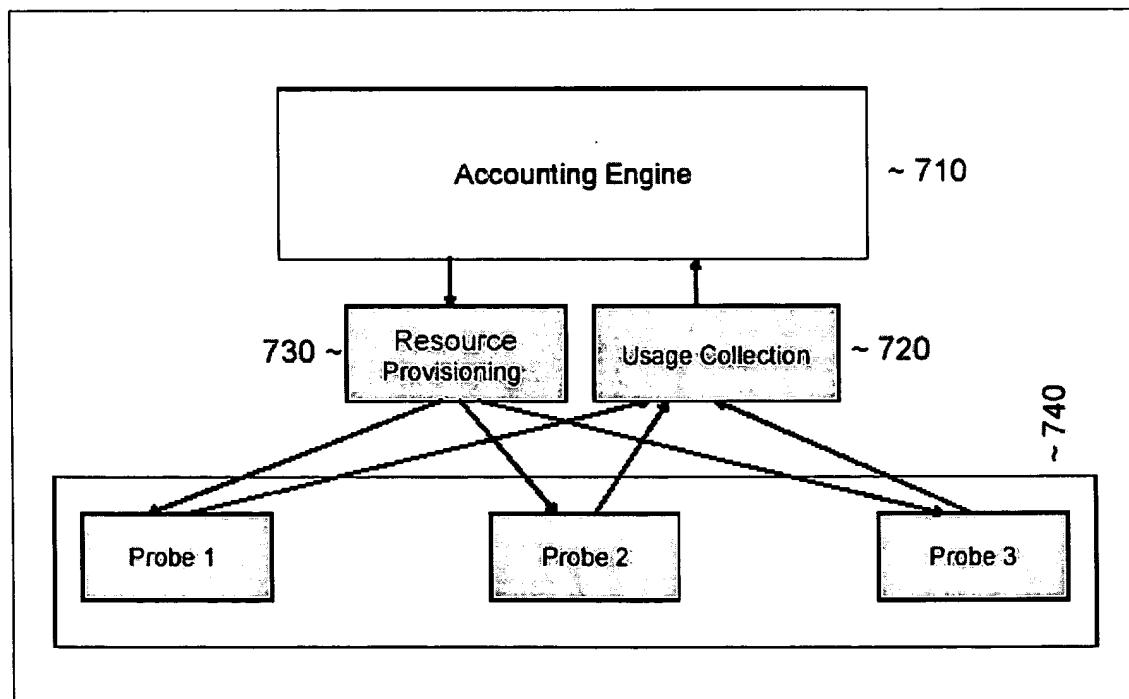


Figure 16

